

WHAT IS CLAIMED IS:

- 1 1. A payment system, comprising:
 - 2 a trusted server, the trusted server prepares a contract for a transaction
 - 3 between a merchant system and a buyer system, sends the prepared contract to the
 - 4 buyer system for acceptance by a user of the buyer system and returns the
 - 5 accepted contract to the merchant system wherein the merchant system initiates the
 - 6 transaction based upon the accepted contract; and
 - 7 a charging engine for calculating a charge to be paid to the merchant system
 - 8 by the user.
- 1 2. The payment system of claim 1 wherein the merchant system identifies
- 2 whether the trusted server can modify the contract.
- 1 3. The payment system of claim 2 wherein the trusted server finalizes the
- 2 content source.
- 1 4. The payment system of claim 1 wherein the merchant system
- 2 comprises a web server.
- 1 5. The payment system of claim 1 further comprising an interface
- 2 between the merchant system and the buyer system, the interface including a
- 3 Wireless Application Protocol (WAP) server for the buyer system supporting WAP
- 4 connection.

1 6. The payment system of claim 1 wherein the product further comprises
2 at least a portion of a content source.

1 7. The payment system of claim 5 wherein the content source comprises
2 a document.

1 8. The payment system of claim 5 wherein the content comprises a
2 multimedia object.

1 9. The payment system of claim 1 wherein the buyer system comprises a
2 mobile terminal.

1 10. The payment system of claim 9 wherein the mobile terminal comprises
2 a web-enabled mobile phone.

1 11. The payment system of claim 1 wherein the buyer system comprises a
2 computer system coupled to the internet.

1 12. The payment system of claim 1 further comprising a World Wide Web
2 interface, the World Wide Web interface interfacing the buyer system and the mobile
3 system.

1 13. The payment system of claim 1 wherein the trusted server receives
2 payment from the buyer system, confirms payment by the buyer system and
3 prevents non-repudiation of the transaction by the buyer system.

1 14. The payment system of claim 1 wherein the charging engine receives
2 charging data representing billing information from the merchant system and
3 transfers a charge amount to the buyer system for payment by the buyer system.

1 15. The payment system of claim 14 wherein the charging engine converts
2 the received charging data into another form ready to be transferred to the buyer
3 system.

1 16. The payment system of claim 14 wherein the trusted server receives
2 payment from the buyer system based upon the charge amount sent to the buyer
3 system, confirms payment by the buyer system and signals to the merchant system
4 that payment has been made.

1 17. The payment system of claim 1 wherein the trusted server provides
2 authentication for the transaction to the buyer system.

1 18. The payment system of claim 17 wherein the authentication for the
2 transaction comprises authentication of the product.

1 19. The payment system of claim 17 wherein the authentication for the
2 transaction comprises authentication of the merchant system.

1 20. The payment system of claim 1 further comprising a financial
2 compensation system, the financial compensation system providing financial
3 transaction support to the buyer system and the merchant system for the
4 transaction.

1 21. An electronic commerce system, comprising:
2 at least one buyer system for operation by a user desiring to purchase a
3 product;
4 at least one merchant system configured for providing a user a product; and
5 at least one payment system, wherein the payment system handles the
6 negotiation of a contract for a transaction between the merchant system and the
7 buyer system concerning the product.

1 22. The electronic commerce system of claim 21 wherein the payment
2 system comprises:

3 a trusted server, the trusted server prepares the contract for the transaction
4 between the merchant system and the buyer system, sends the prepared contract to
5 the buyer system for acceptance by a user of the buyer system and returns the
6 accepted contract to the merchant system wherein the merchant system initiates the
7 transaction based upon the accepted contract; and
8 a charging engine for calculating a charge to be paid to the merchant system
9 by the user.

1 23. The electronic commerce system of claim 22 further comprising a
2 World Wide Web interface, the World Wide Web interface interfacing the buyer
3 system and the merchant system.

1 24. The electronic commerce system of claim 23 wherein the interface
2 between the merchant system and the buyer system includes a Wireless Application
3 Protocol (WAP) server supporting WAP connection.

1 25. The electronic commerce system of claim 22 wherein the trusted
2 server receives payment from the buyer system, confirms payment by the buyer
3 system and prevents non-repudiation of the transaction by the buyer system.

1 26. The electronic commerce system of claim 22 wherein the charging
2 engine receives charging data representing billing information from the merchant
3 system and transfers a charge amount to the trusted server, the trusted server then
4 providing the charge amount to the buyer system for payment by the buyer system.

1 27. The electronic commerce system of claim 26 wherein the charging
2 engine converts the received charging data into another form ready to be transferred
3 to the buyer system.

1 28. The electronic commerce system of claim 26 wherein the trusted
2 server receives payment from the buyer system based upon the charge amount sent
3 to the buyer system, confirms payment by the buyer system and signals to the
4 merchant system that payment has been made.

1 29. The electronic commerce system of claim 22 wherein the trusted
2 server provides authentication for the transaction to the buyer system.

1 30. The electronic commerce system of claim 29 wherein the
2 authentication for the transaction comprises authentication of the product.

1 31. The electronic commerce system of claim 29 wherein the
2 authentication for the transaction comprises authentication of the merchant system.

1 32. The electronic commerce system of claim 21 further comprising a
2 financial compensation system, the financial compensation system providing
3 financial transaction support to the buyer system and the merchant system for the
4 transaction.

1 33. The electronic commerce system of claim 21 wherein the merchant
2 system comprises a web server.

1 34. The electronic commerce system of claim 21 wherein the product
2 further comprises at least a portion of a content source.

1 35. The electronic commerce system of claim 34 wherein the content
2 source comprises a document.

1 36. The electronic commerce system of claim 34 wherein the content
2 source comprises a multimedia object.

1 37. The electronic commerce system of claim 21, wherein the merchant
2 system indicates to the payment system the merchant system's capability to modify
3 the contract.

1 38. The electronic commerce system of claim 21 wherein the buyer system
2 comprises a mobile terminal.

1 39. The electronic commerce system of claim 38 wherein the mobile
2 terminal comprises a web-enabled mobile phone.

1 40. The electronic commerce system of claim 21 wherein the buyer system
2 comprises a computer system coupled to the Internet.

1 41. A method for managing payments between a buyer system and a
2 merchant system, comprising:
3 starting session from merchant system toward trusted system and asking
4 trusted system for a contract for the transaction;
5 sending by the trusted system the contract to the buyer system;
6 signing the contract by the user and sending the contract back to the trusted
7 system;
8 validating the signature by the trusted system and sending the signed
9 contract to the merchant system;
10 sending charging data by the merchant system to the trusted system for
11 processing charges of the buyer system; and
12 closing the transaction by the merchant system.

1 42. The method of claim 41 further comprising calculating by a charging
2 engine a charge to be paid to the merchant system by the user based upon
3 feedback from the merchant system.

1 43. The method of claim 42 wherein the calculating by the charging engine
2 further comprises receiving charging data representing billing information from the
3 merchant system, if necessary, converting the charging data into a charge amount
4 and providing the charge amount to the buyer system for payment by the buyer
5 system.

1 44. The method of claim 41 further comprising, after the trusted system is
2 requested by the merchant system to prepare a contract for a transaction, returning
3 the prepared contract from the trusted system to the merchant system; reviewing the
4 contracting and, if necessary, modifying the contract by the merchant system before
5 sending the contract back to the trusted system.

1 45. The method of claim 42 further comprising processing the payment to
2 financial compensation system by the trusted system after the merchant system has
3 sent the charging data to the trusted system.

1 46. An article of manufacture comprising a program storage medium
2 readable by a computer, the medium tangibly embodying one or more programs of
3 instructions executable by the computer to perform a method for managing
4 payments between a buyer system and a merchant system, the method comprising:

5 starting session from merchant system toward trusted system and asking
6 trusted system for a contract for the transaction;

7 sending by the trusted system the contract to the buyer system;

8 signing the contract by the user and sending the contract back to the trusted
9 system;

10 validating the signature by the trusted system and sending the signed
11 contract to the merchant system;

12 sending charging data by the merchant system to the trusted system for
13 processing charges of the buyer system; and

14 closing the transaction by the merchant system.

1 47. The article of manufacture of claim 46 further comprising calculating by
2 a charging engine a charge to be paid to the merchant system by the user based
3 upon feedback from the merchant system.

1 48. The article of manufacture of claim 47 wherein the calculating by the
2 charging engine further comprises receiving charging data representing billing
3 information from the merchant system, converting the charging data into a charge
4 amount and providing the charge amount to the buyer system for payment by the
5 buyer system.

1 49. The article of manufacture of claim 46 further comprising, after the
2 trusted system is requested by the merchant system to prepare a contract for a
3 transaction, returning the prepared contract from the trusted system to the merchant
4 system; reviewing the contracting and, if necessary, modifying the contract by the
5 merchant system before sending the contract back to the trusted system.

1 50. The article of manufacture of claim 42 further comprising processing
2 the payment to financial compensation system by the trusted system after the
3 merchant system has sent the charging data to the trusted system.

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